

Form 300b

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

German P. Fernandez  
Theresa A. Fernandez  
Debtor(s)

RONDA J. WINNECOUR, Trustee,  
Movant(s),

v.  
No Respondents  
Respondent(s).

Case No. 19-10642-JCM  
Chapter: 13

Related to Document No. 104

Hearing Date: 12/17/24 at 10:30 AM

ORDER SCHEDULING DATE FOR RESPONSE  
AND HEARING ON MOTION

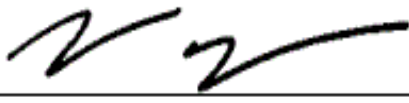
AND NOW, this *The 25th of October, 2024*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* having been filed at Doc. No. 104, by the Chapter 13 Trustee

It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) **On or before December 9, 2024**, any **Response**, including a consent to the *Motion*, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219 **OR** U.S. Courthouse, Room B160, 17 South Park Row, Erie, PA 16501) and served on the counsel for the Moving Party.

(2) This *Motion* is scheduled for hearing on **December 17, 2024 at 10:30 AM** in Bankruptcy Courtroom, U.S. Courthouse, 17 South Park Row, Erie, PA 16501, at which time the parties and/or their counsel shall appear and the Court will dispose of the *Motion*. See Judge Melaragno's Procedures effective 6/28/23 on the Court's Website.

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. **To determine if a default order has been entered the Moving Party is directed to the Court's web site at [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) one day prior to the hearing. To view the calendar for Judge John C Melaragno refer to the calendar section.** In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties will be **required** to appear at the hearing.

  
\_\_\_\_\_  
John C. Melaragno, Judge  
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:  
German P. Fernandez  
Theresa A. Fernandez  
Debtors

Case No. 19-10642-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Oct 25, 2024

Form ID: 300b

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ German P. Fernandez, Theresa A. Fernandez, 786 North Broad Street Extension, Grove City, PA 16127-4616
15076132	+ AES / Grove City Area FCU, PO Box 2461, Harrisburg, PA 17105-2461
15088234	+ BHS BMP Benbrook Gastroentero, 104 Technology Drive, Suite 202, Butler PA 16001-1801
15076135	Butler Anesthesia Associates, 500 Grant Street, East Butler, PA 16029
15076136	+ Butler Memorial Hospital, PO Box 37171, Baltimore, MD 21297-3171
15117373	+ Grove City Area FCU, P.O. Box 785, Grove City, PA 16127-0785
15076150	+ Statebridge Company, 5680 Greenwood Plaza Boulevard, Greenwood Village, CO 80111-2414

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 26 2024 01:08:00	AmeriCredit Financial Services, Inc., dba GM Finan, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/Text: RASEBN@raslg.com	Oct 26 2024 01:00:00	Lakeview Loan Servicing, LLC, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2024 00:33:26	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15114915	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 26 2024 01:08:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
15076131	+ Email/Text: bncnotifications@pheaa.org	Oct 26 2024 01:08:00	Aes / Brazos / Us Bank, PO Box 61047, Harrisburg, PA 17106-1047
15076133	+ Email/Text: ally@ebn.phinsolutions.com	Oct 26 2024 00:59:00	Ally Financial, 200 Renaissance Center, #B0, Detroit, MI 48243-1300
15076134	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 26 2024 00:59:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15103156	+ Email/Text: mortgagebkcorrespondence@bofa.com	Oct 26 2024 01:08:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15076137	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 26 2024 00:32:49	Capital One Bank Usa NA, 15000 Capital One Drive, Richmond, VA 23238
15099526	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 26 2024 01:29:25	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15076138	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2024 00:55:20	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15076139	+ Email/Text: bdsupport@creditmanagementcompany.com		

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Oct 25, 2024

Form ID: 300b

Total Noticed: 41

		Oct 26 2024 01:10:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15076140	Email/Text: mrdiscen@discover.com	Oct 26 2024 00:59:00	Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850
15081203	Email/Text: mrdiscen@discover.com	Oct 26 2024 00:59:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15076141	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 26 2024 01:08:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15076142	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 26 2024 01:08:00	Gm Financial, Po Box 1181145, Arlington, TX 76096
15076143	+ Email/Text: nschultz@gcafcu.org	Oct 26 2024 01:00:00	Grove City Area Federal Credit Union, 1 Credit Union Way, Grove City, PA 16127-1899
15076144	Email/Text: bankruptcy@kashable.com	Oct 26 2024 00:59:00	Kashable LLC, 275 Madison Avenue, New York, NY 10016
15076145	+ Email/Text: bankruptcynotices@keybridgedmed.com	Oct 26 2024 01:10:00	Key Bridge, 2348 Baton Rouge, Lima, OH 45805-1167
15101867	Email/PDF: resurgentbknofications@resurgent.com	Oct 26 2024 00:33:22	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15277888	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Oct 26 2024 01:08:00	LoanCare, LLC, P.O Box 8068, Virginia Beach VA 23450-8068
15560266	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Oct 26 2024 00:32:48	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15076146	+ Email/Text: heather.mauro@northwest.com	Oct 26 2024 01:08:00	Northwest Bank, Bankruptcy Specialist, PO Box 337, Warren, PA 16365-0337
15090547	+ Email/PDF: cbp@omf.com	Oct 26 2024 00:33:10	Onemain, PO Box 3251, Evansville, IN 47731-3251
15076147	+ Email/PDF: cbp@omf.com	Oct 26 2024 01:18:58	Onemain Financial, Po Box 1010, Evansville, IN 47706-1010
15117237	+ Email/Text: BKEBN-Notifications@ocwen.com	Oct 26 2024 01:00:00	PLAZA HOME MORTGAGE, INC, PHH MORTGAGE CORPORATION, 1 MORTGAGE WAY, MAIL STOP SV-22, MT. LAUREL NJ 08054-4637
15115292	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2024 00:55:18	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15088235	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 26 2024 00:31:46	PayPal Credit, PO Box 105658, Atlanta GA 30348-5658
15076148	+ Email/Text: BKEBN-Notifications@ocwen.com	Oct 26 2024 01:00:00	Phh Mortgage Services, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
15076149	+ Email/Text: BKCourtNotices@yourmortgageonline.com	Oct 26 2024 01:08:00	Plaza Home Mortgage / Dovenmu, 1 Corporate Drive, Lake Zurich, IL 60047-8944
15076151	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 26 2024 00:31:55	Syncb / Care Credit, Po Box 965036, Orlando, FL 32896-5036
15076152	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 26 2024 00:32:48	Syncb / Paypal Master Card, Po Box 965005, Orlando, FL 32896-5005
15076153	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 26 2024 00:32:21	Syncb / TJMaxx, Po Box 965015, Orlando, FL 32896-5015
15076810	^ MEBN	Oct 26 2024 00:08:03	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 34

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Oct 25, 2024

Form ID: 300b

Total Noticed: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		Plaza Home Mortgage, INC
15254133	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor MidFirst Bank blemon@kmlawgroup.com lemondropper75@hotmail.com
Charles Griffin Wohlrab	on behalf of Creditor Lakeview Loan Servicing LLC bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com
Daniel P. Foster	on behalf of Debtor German P. Fernandez dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Theresa A. Fernandez dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Lauren Berschler Karl	on behalf of Creditor Lakeview Loan Servicing LLC lkarl@rascrane.com, lbkarl03@yahoo.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Plaza Home Mortgage INC pawb@fedphe.com
William E. Craig	on behalf of Creditor AmeriCredit Financial Services Inc., dba GM Financial wcraig@egalawfirm.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9